AU6 0 9 2004

COMBINED DECE PATENT APPLICATION AND POWER OF ATTORNEY 23221-4/P03 As a below named inventor, I (we) hereby declare that: My residence, post office address and citizenship are as stated below next to my name, 1 believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: SYSTEM AND METHOD FOR AUTOMATIC SELECTION OF TEMPLATES FOR IMAGE-BASED FRAUD **DETECTION** the specification of which (check only one item below): is attached hereto. was filed as United States application Serial No. 10/799,871 on March 12, 2004 and was amended ____(if applicable) was filed as PCT international application Number _ and was amended under PCT Article 19 ____ (if applicable) I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information that is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, §1.56. I hereby claim foreign priority benefits under Title 35, United States Code, §119 or §356 of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America, listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed: PRIORITY CLAIMED COUNTRY APPLICATION NUMBER DATE OF FILING (if PCT, indicate "PCT") (day, month, year) **UNDER 35 USC 119** ☐ YES ☐ NO ☐ YES □ NO ☐ YES ☐ NO □ NO ☐ YES

☐ YES

☐ YES

■ NO

☐ NO

Combined Declaration For Patent Application and Power of Attorney (Continued)

(Includes Reference to PCT International Applications)

ATTORNEY DOCKET NUMBER 23221-4/P03

I hereby claim the benefit under Title 35, United States Code §120 of any United States application(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations §1.56 which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT UNDER 35 U.S.C. 120:

	STATUS (Check one)				
U.S. APPLICATION NUMBER	U.S. FILING DATE	PATENTED	PENDING	ABANDONED	
09/586,724	05 June 2000			x	
					
	-			 	

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: NICOLA A. PIŠANO, Reg. No. 34,408, MITCHELL P. BROOK, Reg. No. 32,967, PETER K. HAHN, Reg. No. 34,833; DAVID E. HEISEY, Reg. No. 42,651, and RAPHAEL A VALENCIA, Reg. No. 43,216, all attorneys with the firm of LUCE, FORWARD, HAMILTON & SCRIPPS, which has an office address at 11988 El Camino Real, Suite 200, San Diego, CA 92130.

Send	11988 El Ca	eisey, Esq. RWARD, HAMILTON & SCRIPPS amino Real, Suite 200 California 92130	SLLP	Direct Telephone Calls to: (name and telephone number) David E. Heisey (858) 720-6300		
2 0	FULL NAME OF INVENTOR	FAMILY NAME	FIRST GIVEN NAME	SECOND GIVEN NAME		
1	RESIDENCE & CITIZENSHIP	Pintsov CITY San Diego	David STATE OR FOREIGN COUNTRY California	A. COUNTRY OF CITIZENSHIP US		
	POST OFFICE ADDRESS	POST OFFICE ADDRESS 4766 Mayita Way	спу San Diego	STATE & ZIP CODE/COUNTRY 92124		
2 0	FULL NAME OF INVENTOR	FAMILY NAME Nepomniachtchi	FIRST GIVEN NAME Grigori	SECOND GIVEN NAME		
2	RESIDENCE & CITY San Diego POST OFFICE ADDRESS 16340 Avenida Venusto Unit A		STATE OR FOREIGN COUNTRY CA	COUNTRY OF CITIZENSHIP US		
			San Diego	STATE & ZIP CODE/COUNTRY 92128		

Additional inventors are being named on the supplemental Additional Inventor(s) sheets(s) attached hereto.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

SIGNATURE OF INVENTOR 201	P) h \$\subsetext{\$\subsetext{\$\gamma\gamma}\gamma}\gamma\gam	SIGNATURE OF INVENTOR 202
DATE 07/25/	0004	DATE

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COMBIT (Includes Refer	NED DECLARATEON OR I	PATENT APPLICATION AND POWE	CR OF ATTORNEY	23221-4/P03	
As a belo	ow named inventor, I (we) he	reby declare that:			
My resid	ence, post office address and	citizenship are as stated below next to r	my name,		
l believ names a	e I am the original, first and re listed below) of the subject	sole inventor (if only one name is liste matter which is claimed and for which	ed below) or an original, first a a patent is sought on the invent		
<u>SYST</u>	EM AND METHOD FO	R AUTOMATIC SELECTION O DETECTION	F TEMPLATES FOR IMA	GE-BASED F	RAUD
the specif	fication of which (check only one	e item below):			
	is attached hereto.				
⊠	was filed as United States appl	ication			
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	and was amended				
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	and was amended under PCT	Article 19			
on (if applicable)					
I hereby	state that I have reviewed and under	stand the contents of the above-identified speci	fication, including the claims, as amen	ded by any amendme	ent referred to
above.					
		n that is material to the patentability of this applic			
internatio	mal application(s) designating at le news) for natent or inventor's certifica	Title 35, United States Code, §119 or §356 of a sast one country other than the United States are or any PCT international application(s) design date before that of the application(s) of which pri	of America, listed below and have usting at least one country other than the	also identified belov	v any toreign
	COUNTRY (if PCT, indicate "PCT")	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY (UNDER 35	
				☐ YES	□ NO
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I					<u> </u>

Combined Declaration For Patent Application and Power of Attorney (Continued) (Includes Reference to PCT International Applications)					ATTORNEY DOCKET NUMBER 23221-4/P03				
I hereby claim the benefit under Title 35, United States Code §120 of any United States application(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the matter of each of the claims of this application is not disclosed in that/those prior application(s) in the matterial to patentability of defined in Title 37, Code of Federal Regulations §1.56 which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:						patentability as			
PRJO	R U.S. APPLICATIO	ONS OR	PCT INTERNATIONAL APPLICA	ATION	S DESIGNATING THE U.S	. FOR E	ENEFIT U	NDER 35 U.S.C	. 120:
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busir HAH	POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: NICOLA A. PISANO, Reg. No. 34,408, MITCHELL P. BROOK, Reg. No. 32,967, PETER K. HAHN, Reg. No. 34,833; DAVID E. HEISEY, Reg. No. 42,651, and RAPHAEL A VALENCIA, Reg. No. 43,216, all attorneys with the firm of LUCE, FORWARD, HAMILTON & SCRIPPS, which has an office address at 11988 El Camino Real, Suite 200, San Diego, CA 92130.								
Send Correspondence to: David E. Heisey, Esq. LUCE, FORWARD, HAMILTON & SCRIPPS LLP 11988 El Camino Real, Suite 200					Direct Telephone Calls to: (name and telephone number) David E. Heisey (858) 720-6300				
	San Diego, California 92130 FULL NAME OF FAMILY NAME INVENTOR		FIRST GIVEN NAME			SECOND GIVEN NAME			
0		Pint	sov	David			Α		
	residence & Citizenship	CITY			TE OR FOREIGN COUNTRY COUNT		COUNTRY	UNTRY OF CITIZENSHIP	
		San	Diego	Cal	California		US		
	PORT OFFICE	POST	OFFICE ADDRESS	СПТ			ŞTATE & 2	IP CODE/COUNTR'	Y
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	FULL NAME OF INVENTOR	FAMILY NAME		FIR.S	FIRST GIVEN NAME		SECOND GIVEN NAME		
0	HYENTEK	Nen	omniachtchi	Gri	gori				
2	RESIDENCE & CITIZENSHIP	CJTY		1	2 OR FOREIGN COUNTRY	-	COUNTRY	OF CITIZENSHIP	
		San	Diego	CA			US		
	POST OFFICE	POST	OFFICE ADDRESS	СІТУ		STATE & ZIP CODE/COUNTRY			Y
	ADDRESS		40 Avenida Venusto Unit A	San Diego			92128		
	Additional inventors are being named on the supplemental Additional Inventor(s) sheets(s) attached hereto.								
furth	er that these statement	8 were 17	made herein of my own knowledge; nade with the knowledge that willful fa ad States Code, and that such willful fa	alse sta	tements and the like so made	are puni	shable by fin	ne or imprisonme	nt, or both, under
SIGN	TURE OF INVENTOR 20)1			SIGNATURE OF INVENTOR 24		14/1		- many manage
DATE					DATE 06/11/04/				